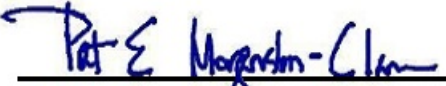


This document was signed electronically on November 4, 2014, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: November 4, 2014




Pat E. Morgenstern-Clarren
Chief Bankruptcy Judge

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In Re: Canute Lemon	:	Chapter 13 Case No. 14-15529
Barbara Ekuibe-Lemon	:	
	:	Judge Morgenstern-Clarren
Debtors	:	
	:	ORDER ON MOTION TO OPT
	:	OUT OF CONDUIT PAYMENTS

This matter is before the Court on Debtors' Motion to Opt Out of Conduit Mortgage Payments.

The Court finds that debtors have alleged that good cause exists for granting the Motion. Further, no party in interest has filed a response or otherwise appeared in opposition. Therefore, this Court finds debtors' Motion to be well taken, and it is granted.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Debtors' Motion to Opt Out of Mortgage Payments is hereby granted. Debtors are hereby excused from making said payments.

IT IS SO ORDERED

Prepared by:

/s/ Renee Heller

Renee Heller (0062894)

Attorney for Debtors

14077 Cedar Road, Suite 101

Cleveland, OH 44118

(216) 691-0404

CERTIFICATE OF SERVICE

A copy of the foregoing *Order* was sent via regular US mail, postage prepaid, or electronically to the following:

Craig Shopneck, Trustee
ch13shopneck@ch13cleve.com

Bank of America
* electronically

Canute and Barbara Ekuibe-Lemon, debtors, 4418 E 141st Street, Cleveland, OH 44128

Capital One Bank, N.A., PO Box 6492, Carol Stream, IL 60197-6492

Care Credit/GEMB, PO Box 965033, Orlando, FL 32896-5033

Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218

First National Credit Card, 500 E 60th Street, Sioux Falls, SD 57104

GE Capital Retail Bank, Attn: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076

jtv Preferred Account, PO Box 2394, Omaha, NE 68103-2394

Juniper Card Services, PO Box 13337, Philadelphia, PA 19101-3337

SLS, 8742 Lucent Blvd., Ste 300, Littleton, CO 80129

SPS, Inc., PO Box 551170, Jacksonville, FL 32255-1170

Synchrony Bank, ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896

The MetroHealth System, PO Box 931703, Cleveland, OH 44193-1191

/s/ Renée Heller

Renée Heller

Attorney for Debtors